

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Kathy A Termini

Case No. 07 B 23038

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/07/2007.
- 2) The plan was confirmed on 02/04/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 11/29/2012.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$9,277.88.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$26,469.21
Less amount refunded to debtor	\$1,225.00

NET RECEIPTS:

\$25,244.21

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,952.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,399.94
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:

\$4,351.94

Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BAC Home Loan Servicing LP	Secured	24,909.00	25,275.09	25,275.09	0.00	0.00
BAC Home Loan Servicing LP	Secured	97,637.00	98,141.56	98,141.56	0.00	0.00
BAC Home Loan Servicing LP	Secured	24,909.00	557.00	500.00	500.00	0.00
BAC Home Loan Servicing LP	Secured	97,637.00	1,414.04	1,400.00	0.00	0.00
Capital One Auto Finance	Secured	15,000.00	13,550.00	13,550.00	11,347.39	2,804.03
Capital One Auto Finance	Unsecured	15,000.00	14.88	14.88	0.00	0.00
Cook County Treasurer	Secured	2,079.33	2,079.33	2,079.33	706.86	36.87
East Bay Funding	Unsecured	196.00	198.98	198.98	198.98	0.00
East Bay Funding	Unsecured	171.00	136.15	136.15	136.15	0.00
ECast Settlement Corp	Unsecured	377.00	377.63	377.63	377.63	0.00
Ford Motor Credit Corporation	Unsecured	6,449.00	NA	NA	0.00	0.00
Harris & Harris	Unsecured	90.00	NA	NA	0.00	0.00
HSBC	Unsecured	60.00	NA	NA	0.00	0.00
James T Gately	Unsecured	1,237.00	1,202.69	1,202.69	1,202.69	0.00
Jefferson Capital Systems LLC	Unsecured	1,866.00	1,866.13	1,866.13	1,866.13	0.00
Merrick Bank	Unsecured	509.00	509.91	509.91	509.91	0.00
Nicor Gas	Unsecured	26.00	NA	NA	0.00	0.00
Norwest Collectors	Unsecured	83.00	NA	NA	0.00	0.00
Oxford Collection Service	Unsecured	896.00	NA	NA	0.00	0.00
Oxford Collection Service	Unsecured	896.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	563.00	605.63	605.63	605.63	0.00
Professional Collectors	Unsecured	80.00	NA	NA	0.00	0.00
Property Partners Inc	Secured	600.00	NA	NA	0.00	0.00
Property Partners Inc	Secured	600.00	600.00	600.00	600.00	0.00
Shaw Jacobs And Associates	Unsecured	351.00	NA	NA	0.00	0.00
St Alexius Medical Center	Unsecured	239.00	NA	NA	0.00	0.00
Washington Mutual Providian	Unsecured	93.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$123,416.65	\$0.00	\$0.00
Mortgage Arrearage	\$1,900.00	\$500.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$16,229.33	\$12,654.25	\$2,840.90
TOTAL SECURED:	\$141,545.98	\$13,154.25	\$2,840.90
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$4,912.00	\$4,897.12	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,351.94</u>
Disbursements to Creditors	<u>\$20,892.27</u>

TOTAL DISBURSEMENTS :	<u>\$25,244.21</u>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/20/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.